

THE OHIO FEDERATION OF WOMEN'S CLUBS.

One of the most potent factors in the solution of many of the grave responsibilities which assail the 20th century Negro, will be the National Federation of Colored Women's Clubs, which is rapidly extending its influences throughout the country. The improvement of the sad condition of many of our women in the far South will be the special charge of this organization of true and earnest members of their own sex, through the purposes of the Federation are upon the broadest lines.

It is pleasant to note the vigor of the Ohio State branch and how highly they have pitched their moral and intellectual tone. Beginning on the sixteenth of July, ultimo, they held a convention at Xenia, Ohio, which was largely attended and distinguished both for enthusiasm and harmony. Fourteen clubs were represented and the questions discussed were of the most varied character all, however, designed to elevate to the highest plane the home moral



MRS. CARRIE WILLIAMS CLIFFORD

and civil life of our women, and sequentially, of course, of our men.

Many of the best known women of Ohio were present, including Miss Helen O. Brown, to whom the credit of originating the idea of the Federation and of crystallizing it into something substantial has been conceded. One of the most useful as well as capable ladies connected with the "Ohio Idea" of the movement is Mrs. Carrie W. Clifford, of Cleveland, who at the recent convention was re-elected its President. Mrs. Clifford demonstrates in her own life the utter absence of antagonism between domestic duty and proper public usefulness. Her home life is an ideal one, and yet she has found time to render conspicuous service to the cause of the Federation. With the assistance of an equally gifted lady, Miss Emma A. Tolbert, as Associate, she edits the organ of the Ohio branch, aptly called the "Queens Chambers," which is published semi-monthly, keeps all

connected informed of the interesting points and is bright and typographically correct.

A notable contribution to the symposium at the convention was a paper on "Club work" by Mrs. L. A. Davis, of Chicago, Ill., who is the National Organizer of Clubs.

DOINGS IN YONKERS.

YONKERS, N. Y., Special.—Rev. D. R. Gains, of Brooklyn, N. Y., preached at the Messiah Baptist church, to an appreciative audience, on last Sunday morning.

The Lawn Party, which was to have taken place last Wednesday and Thursday evenings, at Messiah church, was postponed on account of the inclement weather. Rev. R. D. Winn, will make the address of the evening.

Master Arthur Giddings, organist of the Messiah Baptist church, and his brother, Master Walter Giddings, spent a few days in Staten Island, during the past week, as the guests of the Dundgeys.

Miss E. Burrell, of Morningside Ave., and Miss Hattie Conway, of Prescott St., were the guests of the Dungeys, Thursday and Friday, of the past week.

Miss Mamie Schuyler and Miss Grace Young, both of Manhattan, spent Sunday with friends in Yonkers.

Mrs. French, of New York, was the guest of Mr. and Mrs. J. E. Bruce, on Sunday last.

Miss Elizabeth Outlaw, spent Sunday in Larchmont, N. Y.

Mr. Olney, of Washington, D. C., was the guest of Mr. J. E. Bruce.

Mrs. A. Q. Thornton and her little daughter, Alma, left last Sunday, for Lancaster, Va., to be gone until November.

The entertainment under the auspices of the Ladies Aid Society, occurred last Thursday evening and was a very pleasing affair.

Miss Clara McCain, of Staten Island, spent a few days with Mrs. Thomas Mason, of 21 Kellinger St., during the past week.

BRUCE GRIT, JR.

THE WORK OF THE SUMMER GIRL.

"Break! Break! Break!
On thy cold, gray stones, O sea!"

The summer youth cried, "But never

Can you be as broke as me!"

"Oh, well for the farmer's son,
To the seashore he does not go,
And owe to the 'touch' of a vanished hand,

The loss of his wad of dough!"
—Bert Timothy.

Miss Blanche Dore, of St. Louis, who is with Miss Genevieve Goodrich, was the guest of Miss Eleanor Robinson, of Le Droit Park, Sunday.

The Grand Fountain of the United Order of True Reformers

Is the leading Colored Fraternal Society of the United States. It was organized January, 1881, by William W. Browne, and chartered in April, 1883, under the laws of the State of Virginia, with headquarters at Richmond, Va. Its membership is both male and female, and consists of all persons of good health from 14 to 60 years of age. Its membership of 60,000 is divided into Fountains and Circles. It pays sick benefits from \$1.50 to \$2.50 per week, and pays death benefits from \$24.50 to \$1000.

BENEFITS PAID—Total benefits paid to date: Sick dues, \$1,500,000; death benefits, \$714,378.75.

SENIOR FOUNTAINS—A Fountain may be organized consisting of 20 or more persons not over 50 years of age paying a joining fee of from \$4.60 to \$5.10 each. The monthly dues are not less than 35 cents in rural districts and not less than 50 cents per month in towns and cities, and a semi-annual tax of 40 cents paid in January and July of each year. Sick benefits paid are from \$1.50 to \$2.50 per week, while death benefits range from \$75 to \$125. A Fountain may be organized in any locality on application to Rev. W. L. Taylor, G. W. Master, or to any of his authorized deputies.

ROSEBUDS—For the proper training of the young and their development in thrift, industry and brotherly love, there has been formed a Children's Department known as the Rosebuds. Twenty or more children not less than three nor more than fourteen years of age may form a Rosebud, upon the payment of \$1 each. This department, like the Senior Fountain, pays sick benefits from \$1 to twenty-five cents per week, and death benefits from \$24.50 to \$37. The monthly dues are fifteen cents per month.

CLASSES—Persons desiring to leave their beneficiaries at death a larger amount than is paid from Fountain Department, take out policies in one or more of the Classes of the Mutual Benefit Degree. The members of this degree are divided into Circles, and pay joining fees and dues according to the following tables:

Class "B"						Class "E"					
Age	Joining fee.	Value of Certificate after one year.	Value of Certificate before one year.	Annual Dues	Quarterly Dues	Age	Joining fee.	Value of Certificate after one year.	Value of Certificate before one year.	Annual Dues	Quarterly Dues
Age 14 to 25	\$2.50	\$200.00	\$100.00	\$4.75	\$1.20	Age 14 to 25	\$5.00	\$500.00	\$250.00	\$9.50	\$2.40
" 25 to 30	3.75	300.00	100.00	4.75	1.20	" 25 to 30	5.25	500.00	250.00	9.50	2.40
" 30 to 35	5.00	300.00	100.00	4.75	1.20	" 30 to 35	5.50	500.00	250.00	9.50	2.40
" 35 to 40	6.25	300.00	100.00	5.70	1.43	" 35 to 40	5.75	500.00	250.00	10.40	2.60
" 40 to 45	7.50	140.00	70.00	5.70	1.43	" 40 to 45	6.00	450.00	225.00	10.40	2.60
" 45 to 50	8.75	115.00	58.00	6.65	1.66	" 45 to 50	6.25	400.00	200.00	11.40	2.85
" 50 to 55	10.00	70.00	45.00	6.65	1.66	" 50 to 60	7.50	350.00	175.00	11.40	2.85
" 55 to 60	12.25	65.00	33.00	7.60	1.90						

Class "M"				
Age	Joining fee.	Value of Certificate	Annual dues	Quarterly dues
Age 14 to 20	\$11.00	\$1000.00	\$21.00	\$5.25
" 20 to 25	12.00	1000.00	22.00	5.50
" 25 to 30	13.00	905.00	23.00	5.75
" 30 to 35	13.00	800.00	24.00	6.00
" 35 to 40	13.00	700.00	25.00	6.25

REGALIA—The members of the Fountains and Rosebuds of the organization wear no expensive regalia. The regalia of the organization is simple and its cost will be in the easy reach of all, costing from 10 cents to \$3. The same is made by the organization in what is known as the Regalia Department.

THE SAVINGS BANK—In March, 1888, there was granted by the Legislature of Virginia a charter to the Savings Bank

of the Grand Fountain United Order of True Reformers, capital stock \$100,000. The bank commenced business April 3, 1889, and from that time down to the present has steadily increased in volume of business. It now has a paid up capital stock of \$100,000. From the humble sum of \$1,268.69, deposited the first day the bank opened for business in 1889 the deposits have grown to \$350,058, and the volume of business transacted amounts to \$6,190,141.47. During the financial panic of 1893, the Savings Bank of the Grand Fountain was the only bank in the city of Richmond that did not cease to pay cash on all checks presented, while the majority of other banks were using script and clearing house checks. This bank had its origin in the brain of William W. Browne, an ex-slave of Haversham, Ga. The banking house is located at 604 North Second Street, Richmond, Va., Rev. W. L. Taylor, President; R. T. Hill, Cashier.

REAL ESTATE DEPARTMENT—The Real Estate Department has charge of all the real property to the amount of \$220,221.65, situated in various States, consisting of 13 magnificent buildings used as halls, 8 dwellings, 1 hotel, 5 stores and three farms. It also has under its control 16 large buildings leased by it. This department is under the management of Lawyer J. C. Robertson, chief of real estate and attorney for the association, office at 608 N. 2nd Street, Richmond, Va.

REFORMERS MERCANTILE AND INDUSTRIAL ASSOCIATION—Was chartered under the laws of the State of Virginia on the 14th day of December, 1899, with principal office in the city of Richmond, Va. The purpose of this association is to conduct stores (wholesale and retail), buy and sell real property, manage and control hotels, manufacturing establishments, and do general business. The association has in operation Hotel Reformer, 900 N. Sixth Street, Richmond, Va. It is a modern up-to-date structure, heated by steam, cold and hot water baths, also electric cars passing the door. This hotel has accommodations for 150 guests. Mr. A. W. Holmes is manager, and Mr. T. W. Taylor is clerk. It has in operation a system of five stores, located as follows: Richmond, Va.; Washington, D. C.; Manchester, Va.; Portsmouth, Va.; and Roanoke, Va. The first of these stores, at Richmond, Va., was opened April 3d, 1900. It employs a force of 18 men, runs three delivery wagons, and during the first year did \$50,000 worth of business. The other stores have been established since, and have been equally as prosperous. The general manager of the system of stores is Mr. B. L. Jordan, headquarters at 608 N. Second Street, Richmond, Va. This Association was formed on the plans and recommendations made by Rev. W. L. Taylor, its President.

THE REFORMER PRINTING DEPARTMENT—Issues a weekly journal, THE REFORMER, which has a circulation of 12,000. This paper is published in the interest of the race, and discusses the leading questions of the day. The subscription price is \$1 per year, or 5c per single copy. The office is equipped with modern up-to-date machinery, run by electricity. It can print anything from a visiting card to a poster 42 by 62 inches. Fine job work of every class and description is made a specialty at lowest prices. Mr. E. W. Brown is editor and business manager, office 608 N. Second Street, Richmond, Va. Correspondence solicited and agents wanted.

OLD FOLKS' HOME—In September, 1893, Rev. William W. Browne recommended the formation and establishment of Old Folks' Homes for the benefit of old and decrepit members of the race. Since that time the valuable farm known as Westham, consisting of 634 1/2 acres, located six miles from Richmond, Va., on the historic "James," has been purchased, at a cost of \$14,490. The Chesapeake and Ohio Railroad runs through the farm, and Westham Station is located on it. Adjoining this farm is Westhampton Park, one of the most pleasant resorts in the South in summer. It is reached in a few minutes from Richmond by the Westhampton Electric Railway and the Chesapeake and Ohio Railway. As this home is for the benefit of the whole race, the co-operation of all charitable friends is prayerfully solicited. All contributions, donations and bequests of every character will be very thankfully received. Mr. T. W. Taylor is chief in charge of the Old Folks' Home, offices at 608 North Second Street, Richmond, Va.

For further information address—

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604-4-8 N. Second Street, Richmond, Va.